



# BAKER COUNTY NEWS UPDATES

August Edition



**Baker County FSA**  
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## 2008 Disaster Programs Require Crop Insurance or Non-Insured Crop Disaster Assistance Program (NAP).

### Eligibility "Buy In" Deadline is September 16<sup>th</sup>, 2008.

The recently-enacted Farm Bill legislates 2008 disaster programs covering losses to crops, trees/vines/bushes, forage, and other losses due to adverse weather. These programs require the crops you planted, grew, produced or were prevented from planting must be covered by federal crop insurance or FSA's Noninsured Crop Disaster Assistance Program (NAP). **All** of your crops on **all** of your acreage owned and leased must be covered including your grazing ground, not only those acres that suffered.

Due to the late passage of the Farm Bill in May, you will be given an opportunity to "buy-in" to the disaster program by paying a \$100/crop catastrophic crop insurance or NAP service fee for any 2008 crops that are not already covered by crop insurance or NAP.

This eligibility "buy-in" must be completed by September 16, 2008 at your FSA Office to satisfy the requirement for total crop insurance / NAP coverage. Note that the "buy in" **does not** provide you with crop insurance or NAP benefits. Once this requirement is met, you may be eligible for one or more of the following programs:

- o Supplemental Revenue Program (SURE)
- o Livestock Forage Disaster Program (LFP)
- o Tree Assistance Program (TAP)
- o Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (EALHF)

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- ❖ NAP Deadlines
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**Bottom Line: To be eligible for Disaster Programs in 2008, you must pay the fees for the eligibility buy-in at your FSA Office by September 16, 2008.** Contact your FSA Office for more information.

## NON-INSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

NAP is available for all crops not covered under Federal Crop Insurance. NAP provides catastrophic level of coverage (50% yield / 55% price) to crops damaged by the eligible weather events that occur before or during harvest.

Due to enactment of the farm bill in May 2008, the fee has been increased to \$250/crop, maximum of \$750/county, and a maximum of \$2250/multi-County.

The following are NAP application closing dates:

**December 1<sup>st</sup>, 2008:** Alfalfa, Barley, Grass, Mixed Forage, Oats, Triticale

**March 15<sup>th</sup>, 2009:** Spring planted crops.

#### Important Dates

- August 1<sup>st</sup>: Last day to file County Committee nomination forms
- August 15<sup>th</sup>: Acreage reporting deadline
- September 1<sup>st</sup>: Office Closed- Labor Day
- September 30<sup>th</sup>: Direct and Counter Cyclical Program deadline



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### FSA Farm Loans

The new Farm Bill provides increased limits on loans through FSA's Farm Loan Program. The maximum loan amount authorized for direct Farm Ownership (FO) loans and direct Operating Loans (OL) has been **increased from \$200,000 to \$300,000**.

In the FO program, the maximum loan term for the revised down payment program has been extended from 15 years to 20 years. Changes in the Down Payment Program mean the required down payment amount has been reduced from 10 percent to 5 percent and interest rates have been reduced to as low as 1.5% depending on the present FO interest rate. This program allows the agency to loan up to 45% of the purchase price with another lender providing 50% of the financing and the applicant contributing 5%.

FSA loans can be used to purchase land, livestock, equipment, feed, seed and supplies. The loans can also be used to construct buildings or make farm improvements. If you're having trouble getting commercial credit, check with your county office staff about a FSA loan.

## **Beginning and Limited Resource Farmers**

FSA assists beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30% of the counties average size farm

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed.

Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

## **Acreage Reporting**

The acreage reporting deadline is fast approaching. The deadline to report is **August 15<sup>th</sup>, 2008**. Producers must report all acreage; including acreage that is being used for **GRAZING AND Forage**. **ALL ACRES** must be reported in order to be eligible for disaster programs this will include your entire private, leased, BLM, and Forrest Service ground. Please inform the county office of **ALL** land that is owned and/or operated to ensure eligibility in the disaster programs. If any ground you operate isn't reported this could cause ineligibility for future programs.

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